



Low Income Assistance Programs for Help with Medicare Costs

Medicare is a federal insurance program for older adults and people with disabilities; enroll through Social Security. Help with Medicare-related costs is available through the following programs:

1. **Extra Help /Low Income Subsidy** – Help with paying the Part D prescription drug plan premiums, deductibles, and copays. If eligible for Medicaid, Extra Help will be automatic, otherwise apply through Social Security at www.ssa.gov or contact your local State Health Insurance Assistance Program (SHIP) at 1-888- 696-7213.

	Income	Assets
Individual	\$1,471	\$13,640
Couple	\$1,991	\$27,250

*Income limits do not include the \$20 disregard per person.

*Asset limits include \$1500 per person burial allowance

2. **Manufacturer's Assistance with Medication Costs** – Information on manufacturer's discounts on some prescriptions, depending on income and insurance. Medicare's website offers information organized by drug name, Medicare.gov or go to RxAssist.org.

3. **Medicaid** – State-administered program for certain lower income individuals. Medicaid may provide assistance with Medicare premiums and/or copays and deductibles. Contact the county Department of Human Services.

a. Medicare Saving Programs

	Income	Assets*
QI-1 -- Pays Part B premium		
Individual	\$1,345	\$8,780
Couple	\$1,813	\$13,930
SLMB -- Pays Part B premium		
Individual	\$1,197	\$8,780
Couple	\$1,613	\$13,930
QMB -- Pays Part B premium, co-pays, deductibles		
Individual	\$1,001	\$8,780
Couple	\$1,348	\$13,930

*Assets do not include home or car

* Income limits include \$20 income disregard

b. Full Medicaid

May pay for some items that Medicare does not cover; income may be higher if employment-based. Contact the county Department of Human Services for application and information or obtain an application at Colorado.gov/cs/Satellite/HCPF/HCPF/1251644523729

	Income	Assets
Individual	\$ 733	\$2,000
Couple	\$1,100	\$3,000

*Assets do not include home or car

- c. Long Term Care Medicaid** - Pays for home-based care (HCBS) or nursing facility care; must need assistance with daily functioning; income limit much higher than Full Medicaid; special income/asset protections for spouses. Contact county Department of Human Services for application information.

- d. Additional assistance** – BenefitsCheckUp is an online screening tool that can check eligibility for many types of assistance including food, utility bills, and other needs. BenefitsCheckUp.org or call Centura Health Links at 1-866-550-2752.

Call toll-free 1-888-696-7213
to talk to a local SHIP counselor or visit the website at
DORA.Colorado.gov/SHIP

The Colorado State Health Insurance Assistance Program (SHIP) publishes this document as a service to Colorado consumers and professionals. The Colorado Division of Insurance SHIP is funded through a grant from the Administration for Community Living (ACL) and offers free, confidential counseling, and assistance to people with Medicare.